

Proposed NU Business Name: ASHA DECORATOR



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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSTOFIZER RAHAMAN
Age	:	06-01-1983(34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	5 Brothers
Address	:	Vill: Nimerpara, P.O: Velurpara, P.S: Sonatola , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST MAMATAJ BEGUM
(iii) Father's name	:	LATE ABDUL JALIL SHARKAR
(iv) GB member's info	:	Branch : Jorgacha , Centre : 39 (Female), Member ID: 7805, Group No: 01 Member since: 03-12-2008 (09 Years) First loan: BDT 5000 Existing loan: BDT 30000 Outstanding loan: 15000
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01723-059047
Family's Contact No.	:	01704-300744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MAMATAJ BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASHA DECORATOR
Location	:	Belupara, Sonatola , Bogra
Total Investment in BDT	:	BDT 330000 /-
Financing	:	Self BDT 280000/- (from existing business) 85% Required Investment BDT 50000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 11ft= 88 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Decorating items.▪Average 25 % gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

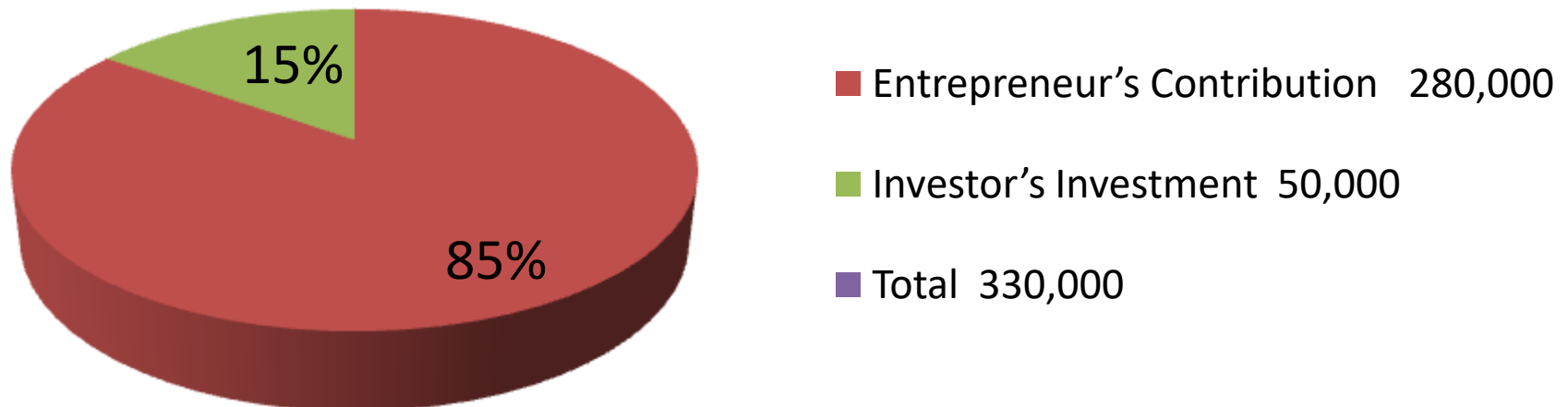
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorating items	1600	48000	576000
Total sales (A)	1600	48000	576000
Less Variable Exp.			
Decorating items	1200	36000	432000
Total Variable exp. (B)	1200	36000	432000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Rent		300	3600
Electricity bill		300	3600
Transportation		1000	12000
Salary (self)		4000	48000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		6100	73200
Net profit (E) [C-D]		5900	70800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chair	200	380	76,000			0	76,000
Table	26	1500	39,000			0	39,000
Plate	470	70	32,900			0	32,900
Glass	300	27	8,100			0	8,100
Jug	42	60	2,520			0	2,520
Sound Box	3	25000	75,000	2	25000	50,000	125,000
Others	10	648	6,480			0	6,480
Security			40,000				40,000
Total	1051		280,000	2		50,000	330,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Decorating items	2200	66000	792000	831600	873180
Total Sales (A)	2200	66000	792000	831600	873180
less variable Expenses					
Decorating items	1650	49500	594000	623700	654885
Total variable Expenses (B)	1650	49500	594000	623700	654885
Contribution Margin (CM)= (A-B)	550	16500	198000	207900	218295
Less Fixed Expenses					
Rent		300	3600	3600	3600
Electricity bill		300	3600	3600	3600
Transportation		1150	13800	13800	13800
Salary (self)		5000	60000	60000	60000
Entertainment		264	3168	3168	3168
Mobile		400	4800	4800	4800
Total Fixed Cost		7414	88968	88968	88968
Net Profit (E) (C-D)		9086	109032	118932	129327
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	109,032	118,932	129327
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,032	187964
	Total Cash Inflow	159032	207964	317291
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	89,032	187964	297291

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 0 Years:05
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

